

United States Bankruptcy Court

Eastern District of Michigan

Case No. 14-43087-mbm

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joanna Viviano
22003 11 Mile Road
Saint Clair Shores, MI 48081

Social Security / Individual Taxpayer ID No.:

xxx-xx-4339

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/3/14

Marci B McIvor
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Joanna Viviano
Debtor

Case No. 14-43087-mbm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: tszuc
Form ID: bl8

Page 1 of 2
Total Noticed: 32

Date Rcvd: Jun 03, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2014.

db
22686000 +Joanna Viviano, 22003 11 Mile Road, Saint Clair Shores, MI 48081-1643
22686004 +Anytime Fitness, 30110 Harper Avenue, Saint Clair Shores, MI 48082-1664
22686011 +Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
22686012 +Dr. Manhal Nacumi, 34580 Dequindre Road, Sterling Heights, MI 48310-5277
22686014 +Fashion Bug, P.O. Box 94014, Palatine, IL 60094-4014
22686018 +Henry Ford Pathology, PO BOX 673835, Detroit, MI 48267-3835
22686016 +MIU, 20952 12 Mile Suite 200, Saint Clair Shores, MI 48081-3203
22686017 +Medical Financial Solutions, 28000 Dequindre, Warren, MI 48092-2468
22686021 +Merchants & Medical Credit Corp., 6324 Taylor Dr., Flint, MI 48507-4685
22686023 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
22686025 +Rogers & Hollands, P.O. Box 7207, Chicago, IL 60680-7207
22686026 +Shores Primary Care, PC, 28001 Harper Ave., Saint Clair Shores, MI 48081-1561
22686027 +St. John Anesthesiologists, P.O. Box 6700 Dept. 227601, Detroit, MI 48267-0001
22686028 +St. John Macomb, P.O. Box 674223, Detroit, MI 48267-4223
22686028 +St. Johns Providence Hospital, Box#773156, 3179 Solutions Center, Chicago, IL 60677-3001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22685999 +EDI: AMEREXPR.COM Jun 03 2014 22:43:00 American Express, PO BOX 0001,
Los Angeles, CA 90096-8000
22686001 +EDI: CHASE.COM Jun 03 2014 22:43:00 B.P. Oil, Card Member Services, P.O. Box 15148,
Wilmington, DE 19886-5148
22686002 +EDI: BANKAMER.COM Jun 03 2014 22:43:00 Bank of America, P.O. Box 21846,
Greensboro, NC 27420-1846
22686003 +EDI: BANKAMER2.COM Jun 03 2014 22:43:00 Bank of America, 100 North Tryon Street,
Charlotte, NC 28255-0001
22686005 EDI: CAPITALONE.COM Jun 03 2014 22:43:00 Capital One Bank, P.O. Box 6492,
Carol Stream, IL 60197-6492
22686007 EDI: RMSC.COM Jun 03 2014 22:43:00 Care Credit/GE Money Bank, P.O. Box 960061,
Orlando, FL 32896-0061
22686008 +EDI: CHASE.COM Jun 03 2014 22:43:00 Chase, PO BOX 94014, Palatine, IL 60094-4014
22686009 +EDI: SEARS.COM Jun 03 2014 22:43:00 Citibank/Sears, P.O. Box 6241,
Sioux Falls, SD 57117-6241
22686010 EDI: RCSFNBMARIN.COM Jun 03 2014 22:43:00 Credit One Bank, P.O. Box 60500,
City of Industry, CA 91716-0500
22686013 +EDI: RMSC.COM Jun 03 2014 22:43:00 GE Capital Retail Bank, P.O. Box 960061,
Orlando, FL 32896-0061
22686015 +EDI: TSYS2.COM Jun 03 2014 22:43:00 Macys American Express, P.O. Box 183083,
Columbus, OH 43218-3083
22686019 +E-mail/Text: awhite@mortgagecuso.com Jun 03 2014 22:48:15 Mortgage Center,
29621 Northwestern Hwy., Southfield, MI 48034-1033
22686020 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 03 2014 22:49:39 NCO Financial,
PO BOX 15630, Wilmington, DE 19850-5630
22686022 +EDI: HFC.COM Jun 03 2014 22:43:00 Orchard Bank, HSBC Card Services, P.O. Box 5222,
Carol Stream, IL 60197-5222
22686024 +EDI: SEARS.COM Jun 03 2014 22:43:00 Sears, P.O. Box 183081, Columbus, OH 43218-3081
22686029 +E-mail/Text: ustpregion09.de.ecf@usdoj.gov Jun 03 2014 22:48:38 U.S. Trustee,
211 W. Fort St., Ste. 700, Detroit, MI 48226-3263
22686006 EDI: USBANKARS.COM Jun 03 2014 22:43:00 Cardmember Services, P.O. Box 790408,
Saint Louis, MO 63179

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2014 at the address(es) listed below:

Christopher E. Frank on behalf of Creditor Mortgage Center LC cfrank@theleducgroup.com
Melvin Babi on behalf of Debtor Joanna Viviano babisanfield@gmail.com
Stuart A. Gold stuart.gold@7trustee.net, MI33@ecfcbis.com

TOTAL: 3